Certificate Number: 03088-PAM-DE-033203648

Bankruptcy Case Number: 19-02253



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 4, 2019</u>, at <u>6:03</u> o'clock <u>PM CDT</u>, <u>Joseph White</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 4, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor